

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Judy A Nelsen  
 Donald E Nelsen  
 Debtors

Case No. 19-10608-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db/jdb Judy A Nelsen, Donald E Nelsen, 2 Golfers Way S, Thorndale, PA 19372-1118  
 14266619 +AR Resources, INC, P.O. Box 1056, Blue Bell, PA 19422-0287  
 14266622 +Arcadia Recovery Bureau, P.O. Box 6768, Wyomissing, PA 19610-0768  
 14266623 B&B Collections, P.O. Box 2137, Toms River, NJ 08754-2137  
 14266625 Chase Receivables, P.O. Box 659, Caldwell, NJ 07007-0659  
 14266626 +Chester County Eye Care PC, Division of Vantage Eye Care, LLC, 915 Old Fern Hill,  
 Building B, Suite 200, West Chester, PA 19380-4269  
 14266628 +Chester County Hospital, 701 E Marshall Street, West Chester, PA 19380-4421  
 14266627 +Chester County Hospital, Central Business Office, 701 E Marshall Street,  
 West Chester, PA 19380-4412  
 14266629 Collection & Credit Department, Ambulance Billing Department, Malvern FC Ambulance,  
 P.O. Box 726, New Cumberland, PA 17070-0726  
 14266632 Commercial Acceptance Company, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303  
 14266633 Complete Collection Service, 1007 N. Federal Hwy. #280, Fort Lauderdale, FL 33304-1422  
 14266634 East Brandywine Township, Dennis Mulhern, Tax Collector, 1214 Horseshoe Pike,  
 Downingtown, PA 19335-1132  
 14266635 East Brandywine Township, Municipal Authority, 1214 Horseshoe Pike,  
 Downingtown, PA 19335-1132  
 14266636 Eye Surgery Center of, Chester County, 140 John Robert Thomas Drive, Exton, PA 19341-2656  
 14266637 First Federal Credit Control, Inc., 24700 Chagrin Blvd, Suite 205,  
 Cleveland, OH 44122-5662  
 14266638 Good Fellow Ambulance, 600 Montgomery Avenue, West Chester, PA 19380-4429  
 14266639 Great Valley Neurological Assoc, LLC, 11 Industrial Blvd, Paoli, PA 19301-1632  
 14266640 Hospital Of The University of, Pennsylvania, P.O. Box 829500, Philadelphia, PA 19182-9500  
 14266643 Main Line Center for Oral, and Facial Surgery, LTD, 27 Dowlin Forge Road,  
 Exton, PA 19341-2533  
 14266644 Main Line Health Care, PO Box 8500-4600, Philadelphia, PA 19178-4600  
 14266645 Medical Associates Of The Main Line, Attention # 19499K, P.O. Box 14000,  
 Belfast, ME 04915-4033  
 14266647 Minquas Fire Company Ambulance, Billing Office, P.O. Box 726,  
 New Cumberland, PA 17070-0726  
 14266648 Newtown Professional Billing, INC, P.O. Box 235, Newtown, PA 18940-0235  
 14266649 Ocean Home Health, P.O. Box 825570, Philadelphia, PA 19182-5570  
 14266650 Ocean Home Health, P.O. Box 1259, Department 132849, Oaks, PA 19456-1259  
 14266653 PMA Medical Specialists, P.O. Box 1870, Cary, NC 27512-1870  
 14266651 Penn Medicine, P.O. 824406, Philadelphia, PA 19182-4406  
 14266652 +Penn Medicine, Chester County Hospital, P.O. Box 2701, West Chester, PA 19380-0944  
 14266655 REDICLINIC of PA, LLC, P.O. Box 19000, Belfast, ME 04915-4085  
 14266654 Radiology Associates, of the Main Line, P.C., P.O. Box 678678, Dallas, TX 75267-8678  
 14266657 Rehabilitation Associates, of the Main Line, Attention # 19498N, Belfast, ME 04915-4033  
 14266656 Rehabilitation Associates, of the Main Line, 414 Paoli Pike, Malvern, PA 19355-3311  
 14266658 Robert Cohen DPM, PC, 250 West Lancaster Avenue, Suite 225, Paoli, PA 19301-1762  
 14266660 Surgical Specialists, P.C., 915 Old Fern Hill Rd, Suite 201, West Chester, PA 19380-3431  
 14266662 The Fairways Apartments, 100 1st Montgomery Blvd, Thorndale, PA 19372-1138  
 14266663 +Wells Fargo Bank, N.A., Attention: Bankruptcy Department, MAC#T7416-023,  
 4101 Wiseman Blvd, San Antonio, TX 78251-4200  
 14266664 West Chester Anesthesia Associates, P.O. Box 1259, Department 92667, Oaks, PA 19456-1259  
 14266665 West Chester Anesthesia Associates, 150 Bluff Avenue, North Augusta, SC 29841-3862  
 14266666 West Chester Cardiology, 531 Maple Avenue, West Chester, PA 19380-4416  
 14266667 Westwood Fire Company 144, Billing Office, P.O. Box 726, New Cumberland, PA 17070-0726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jun 22 2019 02:37:12 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 22 2019 02:36:38  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 22 2019 02:37:04 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14266621 +E-mail/Text: rperez@arcadiarecovery.com Jun 22 2019 02:37:00 Arcadia Recovery Bureau,  
 645 Penn Street, Reading, PA 19601-3543  
 14266624 E-mail/Text: kellyp@ccpdocs.com Jun 22 2019 02:37:24 Cardiology Consultants PH,  
 207 North Broad Street, 3rd Floor, Philadelphia, PA 19107-1500  
 14266630 EDI: WFNNB.COM Jun 22 2019 06:33:00 Comenity Bank/Boscov's, Bankruptcy Department,  
 P.O. Box 18125, Columbus, OH 43218-2125  
 14266631 EDI: WFNNB.COM Jun 22 2019 06:33:00 Comenity Bank/Talbot's, Bankruptcy Department,  
 P.O. Box 182125, Columbus, OH 43218-2125  
 14266641 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 22 2019 02:37:00 Key Bank,  
 4910 Tiedeman Road, Cleveland, OH 44144-2338  
 14266642 E-mail/Text: bncnotices@becket-lee.com Jun 22 2019 02:36:20 Kohl's/Capital One, N.A.,  
 PO Box 3115, Milwaukee, WI 53201-3115

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Total Noticed: 52

Date Rcvd: Jun 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14266646 +E-mail/Text: unger@members1st.org Jun 22 2019 02:37:34 Member's First Federal Credit Union,  
5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040  
14266659 +E-mail/Text: jennifer.chacon@spservicing.com Jun 22 2019 02:37:37  
Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
14266661 EDI: CITICORP.COM Jun 22 2019 06:33:00 THD/CBNA, P.O. Box 6497,  
Sioux Falls, SD 57117-6497

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14266620\* +AR Resources, Inc., P.O. Box 1056, Blue Bell, PA 19422-0287

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2019 at the address(es) listed below:

BRIAN THOMAS LANGFORD on behalf of Creditor KeyBank, N.A. PitEcf@weltman.com  
CHRISTOPHER CONSTANTINE CARR on behalf of Joint Debtor Donald E Nelsen cccarresq@aol.com,  
loanmodbycccesq@aol.com/ccr74486@notify.bestcase.com  
CHRISTOPHER CONSTANTINE CARR on behalf of Debtor Judy A Nelsen cccarresq@aol.com,  
loanmodbycccesq@aol.com/ccr74486@notify.bestcase.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-3, Mortgage-Backed Notes, Series 2017-3  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u><b>Judy A Nelsen</b></u>	Social Security number or ITIN	<b>xxx-xx-6845</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u><b>Donald E Nelsen</b></u>	Social Security number or ITIN	<b>xxx-xx-9684</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-10608-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Judy A Nelsen

Donald E Nelsen

6/20/19

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**